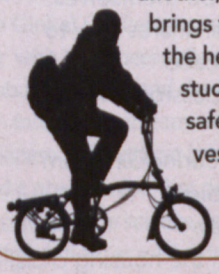
HOW I... Save Money

Northern Virginia health teacher Will Smolinski has slashed his vehicle fuel bills by an average of $350 a month. How, you ask? He's going places on his own head of steam. Smolinski gave up his car last year and rides a bicycle to school, about three miles each way. For Smolinski, a triathlete, it's not much effort. But he encourages his colleagues to consider the same. For one thing, there's the money. For another, there's the sense of energy that he brings to his classroom in the morning, and the healthful behavior that he's modeling for students who "really respect it." To be safe, Smolinski always wears a reflective vest, and lights on the front and rear of his bike, plus a light on his backpack. And don't forget your helmet.



$64.82 Boo!

THE AMOUNT OF MONEY THAT THE AVERAGE CONSUMER SPENT ON HALLOWEEN-RELATED STUFF LAST YEAR, MOSTLY ON CAVITY-CREATING CANDY. NOW, THAT'S SCARY... AND IT'S UP FROM $59.06 THE YEAR BEFORE.

SOURCE: THE NATIONAL RETAIL FEDERATION

Buy Now or Later?

Technology expert Kevin Savetz weighs in.

what	APPLE IPHONE	HIGH-DEFINITION VIDEO CAMERA	FLAT-SCREEN HDTV	MP3 PLAYER
cost	$199-$299, plus data plan	$900-$1,100	$500-$4,000	$20-$350
about	"Early adopters" are still stinging from the iPhone's $200 price drop a mere two months after its first release. But the new iPhone 3G has become more than a sleek status symbol. Besides added memory, the 3G has GPS, longer battery life, access to an applications store, faster Web browsing, and improved phone clarity. (The bad news: Rates are going up.) If you're locked into a contract, you'll have to wait or pay to switch. If not, the functionality, intuitive touch screen, and lower cost make the iPhone a good bet.	Is it time to go high-def? It depends on how you use your camcorder. If you produce videos that will be broadcast or distributed in near-professional quality, high-def could be a good move. But if your projects are more casual or Internet-based—say, you're just uploading shorts to YouTube—high-def is just going to cost you more time in downloading, editing, and uploading. You could sacrifice picture detail and save $600 to $800 by buying a standard definition video camera.	When it comes to flat-screen high-definition TVs, the array of choices can be as overwhelming as deciding whether to watch McDreamy or *Meerkat Manor*. But with this kind of expense, it's important to do your research. Whether you go with LCD or plasma, the good news is industry experts predict prices will continue to drop through 2008, in part because retailers have more inventory than expected and manufacturers have themselves been dropping prices by hundreds of dollars.	Today, you can get a video MP3 player for what a bare-bones music player used to cost, so there's no need to wait any longer. Prices for portable media players have leveled out, and you can get a lot of bang for your buck—whether you go with the lure of Apple's iPod or a brand such as Archos or Creative's Zen. All can handle your song library and podcasts, while those equipped with video can display photos, replay TV shows, and more. Choose a player with enough memory so you won't need to upgrade.
verdict	Go for it.	Wait it out.	Buy now.	Buy now.

PHOTOS: BICYCLE: ACCENT; CHILD: PLUSH STUDIOS; IPHONE: ANDREY KOZACHENKO; VIDEO CAMERA: RONEN; PLASMA TV: MILEVSKI PETAR; MP3 PLAYER: SAIM NADIR